



Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: LARDY, et al.
Serial No.: 09/671,783
Filing Date: September 27, 2000
Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF
NO DEFAULT
Paper Filed: Amendment and Request for Reconsideration

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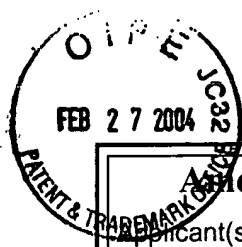
CERTIFICATE OF MAILING

GROUP 3600

I hereby certify that on February 25, 2004, this correspondence is being deposited
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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450 -
Alexandria, VA 22313-1450.

Teresita Santos



693627

Amendment Transmittal Letter (Large Entity) Applicant(s): LARDY, et al.	Docket No. 36287-00900
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Serial No. 09/671,783	Filing Date September 27, 2000	Examiner Elaine L. Gort	Group Art Unit 3627
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Invention:

METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

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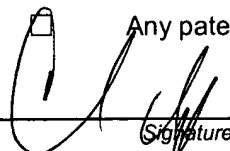
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CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	29 -	27 =	2	x \$18.00	\$ 36.00
INDEP. CLAIMS	8 -	6 =	2	x \$86.00	\$172.00
Multiple Dependent Claims (check if applicable)					\$
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$208.00

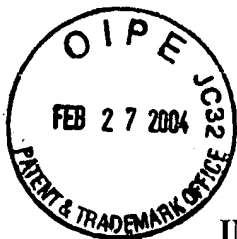
- ☐ No additional fee is required for amendment.
- ☐ Please charge Deposit Account No. 13-3250 in the amount of \$_____.
A duplicate copy of this sheet is enclosed.
- ☒ A check in the amount of \$208.00 to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 13-3250. A duplicate copy of this sheet is enclosed.
- ☒ Any additional filing fees required under 37 C.F.R. 1.16 (or credit overpayments).
- ☐ Any patent application processing fees under 37 C.F.R. 1.17.



Signature

Dated: February 25, 2003

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PATENT
Docket No.: 36287-00900

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LARDY et al.
Serial No. : 09/671,783 Group Art Unit : 3627
Filed : September 27, 2000 Examiner : Gort, Elaine
For : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO DEFAULT***

AMENDMENT AND REQUEST FOR RECONSIDERATION
(37 C.F.R. § 1.111)

Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
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Sir:

This Amendment and Request for Reconsideration is submitted in response to an
outstanding Office Action dated November 28, 2003.

Amendments to the claims are reflected in the listing of claims, which begins on
page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

03/03/2004 JBALINAN 00000055 09671783

01 FC:1201
02 FC:1202

172.00 OP
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